



Representative Rush Holt Making Health Care More Affordable for Women



“Health reform benefits all Americans, but women perhaps have the most to gain because they have been disproportionately ill-served by the current system. No more will they be denied coverage because they’re pregnant or have had a C-section. Because of reform, they will benefit from important consumer protections while having access to more affordable coverage.” - Representative Rush Holt

In our current health care system, women often face higher health care costs than men. A recent Commonwealth Fund study found that more than half of women, compared with 39 percent of men, reported delaying needed medical care due to cost. In the individual insurance market, women face discrimination – often being denied coverage for such “pre-existing conditions” as pregnancy or being a victim of domestic violence. The health reform law will extend health insurance to millions of women and make coverage more affordable for millions more.

What’s in the Reform Bill for Women?

- *New Consumer Protections:* Women will benefit from new common sense rules of the road. Insurers no longer will be able to charge women higher insurance premiums than men or set waiting periods before they cover “pre-existing conditions.” Further, they would be required to cover maternity services in the new insurance marketplace.
- *Expanded Access to Care:* Women who are between jobs, self-employed, or work for a small business often have trouble finding and affording insurance. The bill will help these women by creating a new insurance marketplace where they can get insurance at group rates. In the marketplace, they will get help with premiums and co-pays to ensure that the insurance is affordable. Workers with very low incomes will get additional assistance through Medicaid.
- *More Affordable Coverage:* The health reform law eliminates lifetime caps on insurance benefits, where the insurance runs out and patients are left with a large bill to pay. Reform will ensure that plans in the new marketplace have an annual limit on the amount you have to spend out of your pocket each year. In addition, insurance companies will have to spend more (at least 80 percent) of each premium dollar on providing healthcare.
- *Focus on Prevention:* In many cases, women and children with insurance do not receive necessary preventive care because they cannot afford the cost. The reform law will ensure that women get preventive care, from mammograms to cervical cancer screening, by eliminating co-pays and deductibles for these important services in the new insurance marketplace and in Medicare.

Some Organizations of Women and Families Supporting Health Care Reform

League of Women Voters of the United States, MomsRising, National Congress of Black Women Inc, National Research Center for Women & Families, National Women’s Law Center, OWL – the Voice of Midlife and Older Women, Women of Reform Judaism, the Children’s Partnership, Children’s Defense Fund, First Focus Campaign for Children, Voices for America’s Children, and more.

Have additional Questions? Need more information? Call Representative Holt at 1-87-RUSH-HOLT.